

EXHIBIT H

09/07 Objection and Exhibits

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Benjamin F. Beideman
215 Nantucket Road
Forked River, NJ 08731
Telephone: 609-207-3056
Email: b2020@beideman.net

Superior Court of New Jersey
Law Division, Special Civil Part
County of Ocean
Docket No: DC-012250-18
Judgment No: DJ-78800-22

**CAVALRY SPV I, LLC, AS ASSIGNEE
OF SYNCHRONY BANK**

Plaintiff,

v.

BENJAMIN F. BEIDEMAN,

Defendant.

Civil Action

**Certification in Objection to
Levy**

On August 31, 2022, my checking account (ending in 3409) at OceanFirst Bank NA was levied in the amount of \$510.99 and a bank levy fee of \$125.00 was also assessed.

I have been advised by the bank that these funds are on hold pending a Turnover Order from the Ocean County Sheriff's Office.

I object to these funds being turned over to the Plaintiff because I filed for Chapter 7 bankruptcy on August 15, 2022, as evidenced by the supporting documents attached. These documents also establish that the specific debt at issue is included as part of the petition, and that the lawsuit captioned above was also fully disclosed to the Bankruptcy Court in the petition.

Federal law at *11 U.S.C. § 362* operates as an "automatic stay" – that is, an injunction that prohibits most creditor collection activities, including this bank levy. Accordingly, I need not invoke the exception at *N.J.S.A. 2A:17-19*, which would otherwise exempt the full amount of the funds that are on hold.

I request that OceanFirst Bank NA be directed to return the funds to me. I further request that, should the bank continue to assess the levy fee of \$125.00, that the fee be paid by Plaintiff, as they were made aware of the bankruptcy filing with adequate time to stop the levy from occurring. The continued withholding of those funds may be a violation of Federal law.

In the interest of full disclosure to the Court, I advise that these funds were subject to a previous levy and a previous bankruptcy petition. On February 11, 2019, other funds were levied at my previous bank as a result of the above captioned case for the Plaintiff. This resulted in me immediately filing for Chapter 7 bankruptcy on February 19, 2019. Upon the Court's notification of the bankruptcy, Glenn Mass, Court Officer of the Special Civil Part instructed that bank to release the funds. This sequence of events is reflected in the record. However, ultimately that bankruptcy was not eligible for a discharge of debts and instead it resulted in a dismissal in early 2020.

Provided my financial condition did not improve (which it has not), I intended to refile for bankruptcy after the period elapsed such that I would be eligible for a discharge. The COVID-19 pandemic slowed down my filing. However, once I saw that the Court issued a writ of execution on August 5, 2022, I knew that a levy was imminent, so I immediately prepared my petition and filed it on August 15, 2022.

Certification in Objection to Levy

Docket Numbers: **DC-012250-18 / DJ-78800-22**

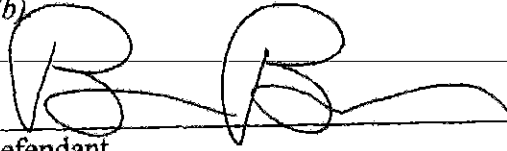
Despite this filing occurring two weeks before levy was executed, and even though Plaintiff and counsel were both duly noticed, Plaintiff did not withdraw the writ, which would have negated the need for this Certification or further process.

Of course, should the debt at issue not be discharged by the active bankruptcy filing, once the automatic stay is no longer in effect, Plaintiff will have the opportunity to then pursue a levy.

I certify that the forgoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

I also certify that confidential personal identifiers have been redacted from documents now submitted to the court and will be redacted from all documents submitted in the future in accordance with *Rule 1:38-*

7(b)



Defendant

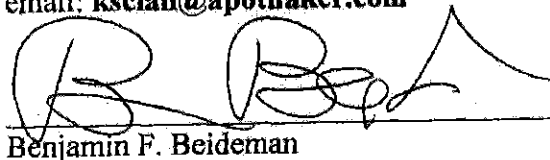
9/7/2022
Date

Certification of Service

I certify that on **September 7, 2022**, I sent a copy of all of the supporting documentation and forms in support of this Objection to the bank account levy to the Court, as well as the following parties:

Plaintiff: **via certified mail, return receipt requested and email**
Cavalry SPV I LLC, 1 American Ln Ste 220, Greenwich, CT 06831-2563
email: **bankruptcy@cavps.com**

Attorney for Plaintiff: **via certified mail, return receipt requested and email**
Apothaker Scian, PC, 520 Fellowship Rd Ste C306, Mt Laurel, NJ 08054-3410
email: **kscian@apothaker.com**



Benjamin F. Beideman

9/7/2022
Date



September 1, 2022

Benjamin F Beideman
215 Nantucket Rd
Forked River, NJ 08731-5105

Re: Levy Docket No DJ7880022
Account ending 3409

To Whom it may concern:

Please be advised that OceanFirst Bank has received a Notice of Levy against the above referenced account in the amount of **\$6,246.13**. At the time the levy was received the amount of **\$510.99** was available in account ending in **3409**. These funds have been removed and placed on hold pending a Turnover Order from the Ocean County Sheriff's Office. A copy is enclosed for your records.

There has also been a bank fee of \$125.00 deducted from your account ending 3409.

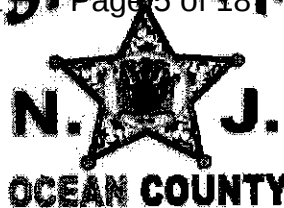
Any inquiries should be made directly to the Ocean County Sheriff's Office. Please be sure to include the above docket number on all inquiries.

Sincerely,

Christina Fife, VP Internal Support Manager
Ancillary Branch Services/PR

BRIAN J. KLIMAKOWSKI
UNDERSHERIFF

NILS R. BERGQUIST
UNDERSHERIFF



FAX NUMBER
(732)-349-1909

OCEAN COUNTY JUSTICE COMPLEX * 120 HOOPER AVENUE * PO BOX 2191 * TOMS RIVER, NJ 08754-2191

Notice of Service of Writ of Execution

To: OCEANFIRST BANK (HOOPER/TR)
975 HOOPER AVENUE
TOMS RIVER, NJ 08753

Sheriff No: L 928850

Docket No: DJ7880022

Re: CAVALRY SPV I, LLC AS ASSIGNEE OF
SYNCHRONY BANK

V.

BENJAMIN BEIDEMAN

Take Notice that you have been served with a Writ of Execution by a deputized officer of the Ocean County Sheriff's Office. You are hereby directed to levy upon the following assets belonging to the debtor(s), BENJAMIN BEIDEMAN in the amount of \$6246.13 plus any additional interest until date judgment is satisfied.

☒ Bank Levy on any and all accounts maintained by your bank for the debtor(s) listed above
LKA:
SSN or EIN _____ Possible Account No. ANY AND ALL ACCOUNTS

Please advise this office via fax 732-288-7658 or mail to address below as to accounts status.

- ☐ Personal Property located at _____
- ☐ Real Property located at _____
- ☐ Rent from Tenant(s) located at _____
- ☐ Monies Due to you from _____
- ☐ Vehicle(s), Plate No(s) _____
- ☐ _____

PLEASE LEVY UPON DEFENDANT'S PERCENTAGE OF OWNERSHIP IN ANY/AND OR ALL ACCOUNTS. LKA - 215 NANTUCKER RD., FORKED RIVER NJ 08731, SS: [REDACTED]. AMOUNT SOUGHT TO SATISFY: \$6,246.13.

**** Advice and Remittances are to be made payable and mailed to:

Ocean County Sheriff's Office, 120 HOOPER AVENUE, TOMS RIVER, NJ 08754

****Please include Sheriff's Number L 928850 on your remittance.

If you have any questions, please contact the WRITS department at 732-929-2044.

Date Created 08/30/2022

By an Ocean County Sheriff's Officer

MICHAEL G. MASTRONARDY
Ocean County Sheriff
State of New Jersey

MICHAEL G. MASTRONARDY

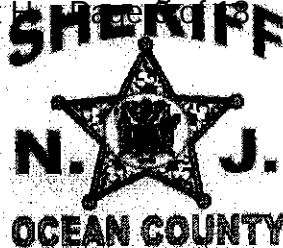
SHERIFF

BRIAN J. KLIMAKOWSKI

UNDERSHERIFF

NILS R. BERGQUIST

UNDERSHERIFF



TELEPHONE

732-929-2044

FAX NUMBER

(732)-349-1909

OCEAN COUNTY JUSTICE COMPLEX * 120 HOOPER AVENUE * PO BOX 2191 * TOMS RIVER, NJ 08754-2191

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION, SPECIAL CIVIL PART
OCEAN COUNTY

APOTHAKER SCIAN P.C.
520 FELLOWSHIP ROAD C306
MOUNT LAUREL, NJ 08054

Re: CAVALRY SPV I, LLC AS ASSIGNEE OF SYNCHRONY BANK
Vs: BENJAMIN BEIDEMAN

Court Docket #: DJ7880022 Sheriff's Docket #:L 928850

To: BENJAMIN BEIDEMAN, designated defendant:
BENJAMIN BEIDEMAN
215 NANTUCKET RD

FORKED RIVER, NJ 08731

Your assets, automobile (VIN# N/A), or account no. ANY AND ALL ACCOUNTS in an amount not to exceed \$ 6246.13 at the OCEANFIRST BANK (HOOPER/TR) has been levied upon at the instruction of APOTHAKER SCIAN P.C. to satisfy in whole or in part the judgement against you in the above matter. Some property may be exempt from execution by Federal and State law, including but not limited to clothing and a total of \$1,000.00 of cash and personal property, except for goods purchased as a part of the transaction which led to the judgment in this case. In addition, welfare benefits, social security benefits, S.S.I. benefits, V.A. benefits, unemployment benefits, worker's compensation benefits and child support you receive are exempt, even if the funds have been deposited in a bank account.

If the levy is against a bank account, the bank has already been notified to place a hold on your account. However, the funds will not be taken from your account until the Court so orders. You may claim your exemption by notifying the Clerk of the Court and the person who ordered this levy of your reasons why your property is exempt. This claim must be in writing and if it is not mailed within 10 days of services of this notice, your property is subject to further proceedings for execution. The address of the Court is OCEAN, CLERK OF THE SUPERIOR COURT, OCEAN COUNTY COURT HOUSE, 118 WASHINGTON STREET ROOM 121, TOMS RIVER, NJ, 08754. The address of the person who ordered this levy is REFERENCED ABOVE.

CERTIFICATION OF SERVICE

I mailed a copy of this notice to the defendant(s), the Clerk of the above named Court and the person who requested the levy on 8/31, 2022, the same day this levy was made. I certify that the foregoing statements made by me are true. I am aware that if the foregoing statements made by me are will-fully false, I am subject to punishment.

Date: 9/3, 2022


MICHAEL G. MASTRONARDY, SHERIFF

Information to identify the case:

Debtor 1: **Benjamin Frederick Beideman** Social Security number or ITIN: xxx-xx-0378
First Name Middle Name Last Name EIN: -----
Debtor 2: Social Security number or ITIN: -----
(Spouse, if filing) First Name Middle Name Last Name EIN: -----
United States Bankruptcy Court: District of New Jersey Date case filed for chapter: 7 8/15/22
Case number: 22-16418-KCF

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Benjamin Frederick Beideman	
2. All other names used in the last 8 years		
3. Address	215 Nantucket Rd Forked River, NJ 08731-5105	
4. Debtor's attorney Name and address	Benjamin Frederick Beideman 215 Nantucket Rd Forked River, NJ 08731-5105	Contact phone _____ Email: None
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Benjamin Frederick Beideman**

Case number **22-16418-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.nib.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/15/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	September 12, 2022 at 09:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/14/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

In re:
Benjamin Frederick Beideman
Debtor

Case No. 22-16418-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 15, 2022

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	Benjamin Frederick Beideman, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681494	+ Advanced Call Center Technologies LLC, 1235 Westlakes Dr Ste 160, Berwyn, PA 19312-2417
519681495	+ Allied Interstate LLC, PO Box 19312, Minneapolis, MN 55419-0312
519681572	+ Apothaker Scian, PC, 520 Fellowship Rd Ste C306, Mt Laurel, NJ 08054-3410
519681501	+ Atlantic Credit & Finance, 111 Franklin Rd SE, Roanoke, VA 24011-2126
519681576	+ Blockchain Technology Research Innovations Corpora, 610 Lacey Rd Unit 749, Forked River, NJ 08731-8037
519681507	+ Capital One Bank NA, PO Box 3043, Milwaukee, WI 53201-3043
519681527	+ Financial Recovery Services Inc, 1345 Mendota Heights Rd Ste 100, Mendota Heights, MN 55120-1129
519681529	+ Genpact Services LLC, PO Box 1969, Southgate, MI 48195-0969
519681531	+ Intertek USA, 900 Chelmsford St, Lowell, MA 01851-8100
519681533	+ Kabbage Inc, 730 Peachtree St NE Ste 1100, Atlanta, GA 30308-1263
519681575	+ Law Offices of Hayt, Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
519681574	+ Louis A. Greenfield, PO Box 17210, Golden, CO 80402-6020
519681577	+ Nelson R Beideman Center for Responsible Fisheries, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681551	+ Polaris Distributing Corporation, PO Box 749, Forked River, NJ 08731-0749
519681555	+ Professional Account Management LLC, 633 W Wisconsin Ave Ste 1600, Milwaukee, WI 53203-1920
519681562	+ State of New Jersey Office of the Public Defender, 25 Market St, Trenton, NJ 08611-2148
519681578	+ Sustainable Swordfish LLC, 610 Lacey Rd Unit 749, Forked River, NJ 08731-8037
519681568	+ TD Bank NA, 357 Kings Hwy N, Cherry Hill, NJ 08034-1013
519681579	+ Terri L Beideman, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681569	+ Thomas M Iuso, 334 Pines Lake Dr E, Wayne, NJ 07470-5011
519681570	Trustees of Columbia University, 116th and Broadway, New York, NY 10027
519681580	+ Vast Array Corporation, 215 Nantucket Rd, Forked River, NJ 08731-5105

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BJMMCDONNELLJJI.COM	Aug 16 2022 00:43:00	John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 15 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519681500	+ Email/Text: legal@arsnational.com	Aug 15 2022 20:46:00	ARS National Services Inc, 270 W 2nd Ave, Escondido, CA 92025-4147
519681496	+ EDI: URSI.COM	Aug 16 2022 00:43:00	Alltran Financial LP, 5800 N Course Dr, Houston, TX 77072-1613
519681497	+ Email/PDF: bncnotices@becket-lee.com	Aug 15 2022 20:49:06	American Express, 200 Vesey St, New York, NY

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User: admin
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			10285-0002
519681502	+ EDI: BANKAMER2.COM	Aug 16 2022 00:43:00	Bank of America NA, 100 N Tyron St, Charlotte, NC 28255-0001
519681503	+ EDI: TSYS2	Aug 16 2022 00:43:00	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681506	+ Email/Text: cms-bk@cms-collect.com	Aug 15 2022 20:46:00	Capital Management Services LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
519681508	+ EDI: CAPITALONE.COM	Aug 16 2022 00:43:00	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681516	+ Email/Text: bankruptcy@cavps.com	Aug 15 2022 20:46:00	Cavalry Portfolio Services, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519681517	+ Email/Text: bankruptcy@cavps.com	Aug 15 2022 20:46:00	Cavalry SPV I LLC, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519681518	+ EDI: CITICORP.COM	Aug 16 2022 00:43:00	Citibank NA, PO Box 6000, Sioux Falls, SD 57117-6000
519681519	+ Email/Text: mediamanagers@clientservices.com	Aug 15 2022 20:46:00	Client Services Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
519681520	+ Email/Text: ering@cbhv.com	Aug 15 2022 20:46:00	Collection Bureau of the Hudson Valley, 155 N Plank Rd, Newburgh, NY 12550-1748
519681521	+ EDI: COMCASTCBLCENT	Aug 16 2022 00:43:00	Comcast Corporation, 1701 JFK Blvd, Philadelphia, PA 19103-2899
519681522	+ EDI: CONVERGENT.COM	Aug 16 2022 00:43:00	Convergent Outsourcing Inc, 800 SW 39th St Ste 100, Renton, WA 98057-4927
519681523	+ EDI: CCS.COM	Aug 16 2022 00:43:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
519681524	Email/PDF: DellBKNotifications@resurgent.com	Aug 15 2022 20:48:51	Dell Preferred Account, PO Box 81585, Austin, TX 78708
519681525	Email/Text: bankruptcy@dcu.org	Aug 15 2022 20:46:00	Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752
519681526	+ Email/Text: bknotice@ercbpo.com	Aug 15 2022 20:46:00	Enhanced Recovery Company, 8041 Bayberry Rd, Jacksonville, FL 32256-7411
519681528	+ Email/Text: erdept@na.firstsource.com	Aug 15 2022 20:46:00	Firstsource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
519681530	Email/Text: headwaybnc@enova.com	Aug 15 2022 20:46:00	Headway Capital, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604
519681532	EDI: JEFFERSONCAP.COM	Aug 16 2022 00:43:00	Jefferson Capital Systems LLC, 16 McLeland Rd, St Cloud, MN 56303
519681534	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2022 20:49:06	LVNV Funding / Resurgent Capital Services, PO Box 10466, Greenville, SC 29603-0466
519681535	+ Email/Text: bknotices@mbandw.com	Aug 15 2022 20:46:00	McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
519681536	^ MEBN	Aug 15 2022 20:42:05	Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
519681537	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 15 2022 20:46:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
519681539	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2022 20:46:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681548	+ Email/Text: egssupportservices@alorica.com	Aug 15 2022 20:46:00	NCO Portfolio Management, 507 Prudential Rd, Horsham, PA 19044-2308
519681543	+ Email/Text: list-nes-clientservicesreps-all@nes1.com		

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District/off: 0312-3
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User: admin
 Form ID: 309A

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		Aug 15 2022 20:46:00	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
519681545	+ Email/Text: bankruptcydepartment@tsico.com	Aug 15 2022 20:46:00	Nationwide Credit Inc, PO Box 15130, Wilmington, DE 19850-5130
519681546	+ EDI: NFCU.COM	Aug 16 2022 00:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519681549	^ MEBN	Aug 15 2022 20:41:03	Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
519681550	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 20:46:00	PNC Bank NA, 249 Fifth Ave, Pittsburgh, PA 15222
519681552	EDI: PRA.COM	Aug 16 2022 00:43:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
519681556	+ Email/Text: ngisupport@radiusgs.com	Aug 15 2022 20:46:00	Radius Global Solutions LLC, 7831 Glenroy Ste 250, Edina, MN 55439-3117
519681557	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2022 20:49:06	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519681558	+ Email/Text: bkrypt@retrievalmasters.com	Aug 15 2022 20:46:00	Retrieval Masters Creditors Bureau Inc, 4 Westchester Plz Ste 100, Elmsford, NY 10523-1615
519681559	+ Email/Text: DefBkr@santander.us	Aug 15 2022 20:46:00	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681493	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 15 2022 20:46:00	Specialized Loan Servicing LLC, 6200 S. Quebec St Ste 300, Greenwood Village, CO 80111-4720
519681563	+ Email/Text: bankruptcy@sunrisecreditservices.com	Aug 15 2022 20:46:00	Sunrise Credit Services Inc, 260 Airport Plz, Farmingdale, NY 11735-4021
519681564	+ EDI: RMSC.COM	Aug 16 2022 00:43:00	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681571	+ Email/Text: BAN5620@UCBINC.COM	Aug 15 2022 20:46:00	United Collection Bureau Inc, 5620 Southwyck Blvd, Toledo, OH 43614-1501
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519681498	*+	American Express, 200 Vesey St, New York, NY 10285-0002
519681499	*+	American Express, 200 Vesey St, New York, NY 10285-0002
519681573	*+	Apothaker Scian, PC, 520 Fellowship Rd Ste C306, Mt Laurel, NJ 08054-3410
519681504	*+	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681505	*+	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681509	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681510	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681511	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681512	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681513	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681514	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681515	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681538	*+	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
519681540	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681541	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681542	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681544	*+	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
519681547	*+	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519681553	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502

Certificate of Notice Page 7 of 7

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Aug 15, 2022

Form ID: 309A

Total Noticed: 67

519681554	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
519681560	*+	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681561	*+	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681565	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681566	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681567	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

United States Bankruptcy Court
District of New Jersey

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 08/15/2022 at 2:05 PM and filed on 08/15/2022.



Benjamin Frederick Beideman
215 Nantucket Rd
Forked River, NJ 08731-5105
SSN / ITIN: xxx-xx-0378

The bankruptcy trustee is:

John Michael McDonnell
John Michael McDonnell, Ch. 7 Trustee
115 Maple Avenue
Red Bank, NJ 07701
732-383-7233

The case was assigned case number 22-16418-KCF to Judge Kathryn C. Ferguson.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <http://ecf.njb.uscourts.gov> or at the Clerk's Office, 402 East State Street, Trenton, NJ 08608.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of New Jersey

Case number (if known):

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Benjamin

First name

Frederick

Middle name

Beideman

Last name

Suffix (Sr., Jr., II, III)

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last Name

First name

Middle name

Last Name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 0378

xxx - xx -

Debtor 1 Benjamin Frederick Beiden Document Page 38 of 98 Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No
☐ Yes

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit card debt

4.23 Cavalry Portfolio Services Last 4 digits of account number 9291 \$ 6099.00
 Nonpriority Creditor's Name

1 American Ln Ste 220
 Number Street

When was the debt incurred? 5/19/2018

Greenwich CT 06831
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection/purchased debt

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No
☐ Yes

4.24 Cavalry SPV I LLC Last 4 digits of account number 9291 \$ 6098.00
 Nonpriority Creditor's Name

1 American Ln Ste 220
 Number Street

When was the debt incurred? 5/19/2018

Greenwich CT 06831
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection/purchased debt

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No
☐ Yes

4.25 Citibank NA Last 4 digits of account number 0111 \$ 368.00
 Nonpriority Creditor's Name

PO Box 6000
 Number Street

When was the debt incurred? 10/20/2015

Sioux Falls SD 57117
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Contingent

Debtor 1 Benjamin Frederick Beiden Document Page 59 of 98 Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Apothaker Scian, PC
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

520 Fellowship Rd Ste C306
Number Street

Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Mt Laurel NJ 08054
City State ZIP Code

Last 4 digits of account number 9291

Apothaker Scian, PC
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

520 Fellowship Rd Ste C306
Number Street

Line 4.24 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Mt Laurel NJ 08054
City State ZIP Code

Last 4 digits of account number 9291

Louis A. Greenfield
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

PO Box 17210
Number Street

Line 4.39 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Golden CO 80402
City State ZIP Code

Last 4 digits of account number 3003

Law Offices of Hayt, Hayt & Landau LLC
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

2 Industrial Way W
Number Street

Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Eatontown NJ 07724
City State ZIP Code

Last 4 digits of account number 0613

Debtor 1 Benjamin Frederick Beideman Document Page 79 of 98 Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
<p>Case title Capital One Bank USA vs Benjamin Beideman</p> <p>Case number DC-000560-19</p>	<p>Debt collection suit</p> <p>Ocean County Superior Court</p> <p>Court Name</p> <p>120 Hooper Ave</p> <p>Number Street</p> <p>Toms River NJ 08753</p> <p>City State ZIP Code</p>	<p><input checked="" type="checkbox"/> Pending</p> <p><input type="checkbox"/> On appeal</p> <p><input type="checkbox"/> Concluded</p>
<p>Case title Cavalry SPV I LLC vs Benjamin Beideman</p> <p>Case number DC-012250-18</p>	<p>Debt collection suit (judgment DJ-78800-22)</p> <p>Ocean County Superior Court</p> <p>Court Name</p> <p>120 Hooper Ave</p> <p>Number Street</p> <p>Toms River NJ 08753</p> <p>City State ZIP Code</p>	<p><input type="checkbox"/> Pending</p> <p><input type="checkbox"/> On appeal</p> <p><input checked="" type="checkbox"/> Concluded</p>
<p>Case title Jefferson Capital Systems vs Benjamin F Beideman</p> <p>Case number DC-005918-20</p>	<p>Debt collection suit (judgment VJ-5961-20)</p> <p>Ocean County Superior Court</p> <p>Court Name</p> <p>120 Hooper Ave</p> <p>Number Street</p> <p>Toms River NJ 08753</p> <p>City State ZIP Code</p>	<p><input type="checkbox"/> Pending</p> <p><input type="checkbox"/> On appeal</p> <p><input checked="" type="checkbox"/> Concluded</p>
<p>Case title Specialized Loan Servicing LLC vs. Terri L Beideman et al</p> <p>Case number F-020070-18</p>	<p>Foreclosure (dismissed in 07/2021, fully withdrawn in 07/2022 due to completed mortgage modification)</p> <p>Ocean County Superior Court</p> <p>Court Name</p> <p>120 Hooper Ave</p> <p>Number Street</p> <p>Toms River NJ 08753</p> <p>City State ZIP Code</p>	<p><input type="checkbox"/> Pending</p> <p><input type="checkbox"/> On appeal</p> <p><input checked="" type="checkbox"/> Concluded</p>